

DECLARATION OF APPRAISERS

STATE OF _____
COUNTY OF _____

We, the undersigned, do solemnly swear that we will act with strict impartiality in making an appraisal and estimate of the sound value and loss and damage upon the property heretofore mentioned, in accordance with the foregoing appointment, and that we will make a true, just and conscientious award of the same, according to the best of our knowledge, skill and judgment. We are not related to the assured, either as creditors or otherwise, and are not interested in said property or the insurance thereon.

 Anthony Brea For Gronik }
APPAISERS
W. L. Hall For Chubb }

Subscribed and sworn to before me this _____ day of _____ A.D. 20____
Notary Public

Subscribed and sworn to before me this _____ day of _____ A.D. 20____
Notary Public

SELECTION OF UMPIRE

We, the undersigned, hereby select and appoint Donald R. Buettner, PhD., P.A.

to act as the third impartial appraiser to settle matters of difference that shall exist between us, if any, by reason of and in compliance with the foregoing agreement and appointment.

Witness our hands this _____ day of _____ A.D. 20____

 Anthony Brea
W. L. Hall

QUALIFICATION OF 3rd AppraiserSTATE OF _____
COUNTY OF _____

I, the undersigned, hereby accept the appointment of 3rd impartial appraiser, as provided in the foregoing agreement, and solemnly swear that I will act with strict impartiality in all matters of difference that shall be submitted to me in connection with this appointment, and I will make a true, just and conscientious award, according to the best of my knowledge, skill and judgment. I am not related to any of the parties to this agreement, nor interested as a creditor or otherwise in said property or insurance.

Subscribed and sworn to before me this _____ day of _____ A.D. 20____
Notary Public

 Donald R. Buettner, 3rd impartial Appraiser

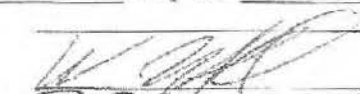
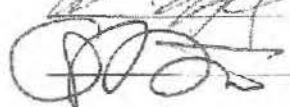
AWARD

TO THE PARTIES IN INTEREST:

We have carefully examined the promises and repairs of the property heretofore specified, in accordance with the foregoing appointment, and have determined the sound value and loss and damage to be as follows:

	Loss & Damage
1 st Item Damages to dwelling caused by wind and water events (fortuitous)	869,392.40
2 nd Item Other Damage needed to be corrected "Damage not addressed"	162,742.61
3 rd Item This does not address the windows to be addressed in the near future	
4 th Item The appraisal does not address deductible and pre payments if any.	
Total Costs of repair	

Witness our hands this _____ day of _____ 20____

 Orell Anderson }
APPAISERS
W. L. Hall }
 Dr. Donald Buettner 3rd appraiser

EXHIBIT

JJJ

Gronik Residence Comparative Estimate - Necessary Repairs Only

This spread sheet was done by Enco's and Euesther			Harris figures adding O & P to Lines		Difference	Enco's Damage		Damage other causes		Mr. Enco's Estimate		Damages not Fortitious		Adding O & P	
See Buettner spread sheet at Bottom			Main House - Exterior and Site Work												
1	Remove existing removable wood deck sections at all deck roof areas	2	\$2,527.00	\$2,527.00	\$0.00			\$2,527.40		\$2,527.40					
2	Inspect all masonry chimneys for leaks and report findings. No repair work indicated. Quoted notes	6	\$1,044.00	\$1,200.00	\$156.00	No Damage		\$1,200.00		\$1,200.00					
3	Provide new house wrap, well sheathing, cover siding and paint grade trim materials. Note: per our recommendation that the exterior horizontal siding in the house using inverted crown be eliminated and this detail redesigned with appropriate flashing details. No damage noted to siding or trim. Replacement is driven by installation of shear wall to eliminate racking - this has been identified as not necessary by CSI.	1		\$0.00	\$54,574.05	No Damage		\$0.00		\$54,574.05					
4	Provide new railing materials to approximately existing railing on house, railing height and baluster spacing to meet current building code.	2	\$1,397.00	\$2,453.20	\$1,056.20			\$5,458.20		\$5,458.20					
5	Provide new PVC decking and posts, re-treated joists at removable decking at balconies	2	\$5,666.00	\$15,000.00	\$9,334.00			\$15,000.00		\$15,000.00					
6	Provide exterior sheathing and bracing materials for shear wall applications where required at exterior walls as dictated by engineering report. No damage noted to siding or trim. Replacement is driven by installation of shear wall to eliminate racking - this has been identified as not necessary by CSI.	3		\$0.00	\$5,151.60	No Damage		\$0.00		\$5,151.60					
7	Remove existing siding and trim as required and exterior sheathing and wall insulation where accessible (7' or greater height masonry walls will remain), and install new sheathing, siding, trim, and wall flashings. No damage noted to siding or trim. Replacement is driven by installation of shear wall to eliminate racking - this has been identified as not necessary by CSI. See ESI Reports attached.	1		\$0.00	\$46,315.63	No Damage		\$0.00		\$46,315.63					
7a	Replacement of vinyl siding on house	4						\$4,356.00		\$4,356.00	\$0.00	\$8.00 sq	\$800.00	\$4,356.00	
8	Remove existing windows and interior door systems, and install new windows and exterior door systems. Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	7		\$0.00	\$0.00	Valid review list and Marvin quote	TED			\$0.00 per damages			\$0.00		
9	Install new decking panels and railing at all existing balconies. It is my opinion that damage was done in some of the deck and railing and be put in the Fortitious damage category.	2	\$8,055.00	\$13,432.00	\$5,377.00			\$13,432.00		\$13,432.00					
10	It is my opinion that damage was done in some of the deck and railing and be put in the Fortitious damage category.	1		\$0.00	\$825.00	No Damage		\$0.00		\$825.00					
11	Install exterior sheathing and bracing materials for shear wall applications where required at exterior walls as dictated by engineering report. No damage noted to siding or trim. Replacement is driven by installation of shear wall to eliminate racking - this has been identified as not necessary by CSI. See ESI Reports attached.	5		\$0.00	\$13,517.60	No Damage		\$0.00		\$13,517.60					
12	Install and install new wall insulation. Replacement included in the Kevin Brothers estimate due to removal and replacement of the siding - however no damage was noted to	1		\$0.00	\$8,305.55	No Damage		\$0.00		\$8,305.55					

This spread sheet includes Eriq's and B. Miller's		See further spread sheet at Bottom		Hells Figure, including O & P, 10% Allowance		Difficulties		Furniture, etc. (if any)		Damage (if any) (if any)		No. Items, Value		Damages not Fortuitous	
No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description		No. Damage noted, Location, Description	
23	Small hole in floor, 6" x 12"	1.0	No damage noted to floor, but hole is present - No carpet noted - upgrade to carpet	\$1,010.00	\$0.00	No Damage	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00
24	Small hole in floor, 6" x 12"	1.0	No damage noted to floor, but hole is present - No carpet noted - upgrade to carpet	\$1,010.00	\$0.00	No Damage	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00	\$0.00	\$1,010.00
From this line to Line 62 (to line 60)															
The landscaping is related to site.															
25	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
26	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
27	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
28	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
29	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
30	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
31	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
32	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
33	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
34	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
35	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
36	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
37	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
38	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
39	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
40	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
41	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
42	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
43	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
44	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
45	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
46	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
47	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
48	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
49	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
50	Provide Small, Medium, White, Pink, Brown, 12" x 12"	1.0	No damage noted - replace with new material - upgrade to tile	\$2,514.50	\$0.00	No Damage	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50	\$0.00	\$2,514.50
A huge number to replace line asphalt driveway which was not damaged by the storm nor any noted															
51	Remove approximately 615.0 SF of existing driveway	1.0	See note - Line item #27 above	\$7,510.50	\$0.00	No Damage	\$7,510.50	\$0.00	\$7,510.50	\$0.00	\$7,510.50	\$0.00	\$7,510.50	\$0.00	\$7,510.50
52	See note - Line item #27 above	1.0	See note - Line item #27 above	\$66.54	\$0.00	No Damage	\$66.54	\$0.00	\$66.54	\$0.00	\$66.54	\$0.00	\$66.54	\$0.00	\$66.54
53	See note - Line item #27 above	1.0	See note - Line item #27 above	\$7,299.50	\$0.00	No Damage	\$7,299.50	\$0.00	\$7,299.50	\$0.00	\$7,299.50	\$0.00	\$7,299.50	\$0.00	\$7,299.50
54	See note - Line item #27 above	1.0	See note - Line item #27 above	\$63,373.00	\$0.00	No Damage	\$63,373.00	\$0.00	\$63,373.00	\$0.00	\$63,373.00	\$0.00	\$63,373.00	\$0.00	\$63,373.00

This spread sheet sorts Ena's and Buettner's			Halls figures adding C & F to lines		Difference		Fortuitous damages		Damage other causes		M7, ENA'S & BUETTNER		Damages not Fortituous	
See Buettner spread sheet at Bottom														
54	Trench and install 6" PVC Drainage including required grave	1.0	See note - Line item #27 above	\$0.00	\$27,027.00	No Damage		\$0.00		\$27,127.50				
This is an area I am struggling with classification. Some of the pavers, stone and wall is askew QA of age and drainage, be is underground piping or drain tiles. Not storm related so not green could put this as red but really minimal repairs is														
55	Provide and install catch basins	1.0	See note - Line item #27 above	\$0.00	\$6,103.25	No Damage		\$0.00		\$6,103.25				
57	Dry Fieldstone Wall - Standard 18" 34" Diameter	1.0	See note - Line item #27 above	\$0.00	\$13,151.20	No Damage		\$0.00		\$13,151.20				
58	Lift and average all dry and brick pavers from existing patio walkways	1.0	See note - Line item #27 above	\$0.00	\$7,248.00	No Damage		\$0.00		\$7,248.00				
50	Reinstall all brick patios and walkways with salvaged pavers	1.0	See note - Line item #27 above	\$0.00	\$59,544.00	No Damage		\$0.00		\$59,544.00				
60	Allowance for permit	1.0	See note - Line item #27 above	\$0.00	\$2,000.00	No Damage		\$0.00		\$2,000.00				
61	Irrigation System	1.0	See note - Line item #27 above	\$0.00	\$19,800.00	No Damage		\$0.00		\$19,800.00				
61a	Allowance for landscape due to smoke damage to existing edge	1.0	See note - Line item #27 above	\$0.00	\$0.00			\$30,250.00		\$30,250.00			\$30,250.00	
62	Low Voltage Landscape lighting	1.0	See note - Line item #27 above	\$0.00	\$11,000.00	No Damage		\$0.00		\$11,000.00				
63	Allowance for damage to south end of beach	1.0	See note - Line item #27 above	\$0.00	\$0.00			\$3,025.00		\$3,025.00			\$3,025.00	
Allowance to place sand at stormwater detention pipe outfall in seawall at eroded area. Damage is the result of long term erosion of beach sand due to stormwater discharge directly onto beach														
64	Provide and install Fitted Gra - Be w/ tyars - Does not include edge	1.0	See note - Line item #27 above	\$0.00	\$3,952.00	No Damage		\$0.00		\$3,952.00				
Main House - Basement Level														
We been told the water damage was a result of the 2010 storm. How the water got into the basement was fast than the roughly completed. I am considering this part of the fortuitous damage in 6.29.2012														
65	General demolition - per hour - remove remaining frames in room to eroded area	1.0		\$559.20	\$515.80	\$0.00		\$515.80		\$815.80				
66	Freeboard 4-14" hardwood	1.0		\$827.61	\$1,350.36	\$0.00		\$1,350.36		\$1,050.68				
67	Plinth block 24" x 24-1/2" x 6-1/2" hardwood	1.0		\$125.48	\$196.30	\$0.00		\$196.30		\$156.80				
68	Casing 1/2" overlaid, 3-1/4" stain grade	1.0		\$377.87	\$402.59	\$0.00		\$402.59		\$439.84				
69	Cased opening	1.0		\$250.00	\$317.50	\$0.00		\$317.50		\$317.50				
70	Crown molding, 3-1/4"	1.0		\$693.78	\$630.70	\$0.00		\$630.70		\$930.70				
71	Interior Door - solid fir door with brass grade jamb	1.0		\$2,556.00	\$2,091.99	\$0.00		\$2,091.99		\$2,361.99				
72	Wood custom column wrap with paneled detail	1.0		\$975.00	\$855.00	\$0.00		\$855.00		\$555.00				

This spreadsheet adds Ene's and B. Miller's			Halls figures adding O & P to lines		Differences		Fortious damage		Damage other than		Mr. Ene's Estimate		Damages not Fortitious	
See Bulletin spread sheet at Bottom														
73	T&G panel detail at door openings (5 w/air and 6.0)	17	\$130.00	\$54.00	\$0.00			\$54.00			\$54.00			
74	Built in closet organizer	17	\$1,428.00	\$18.50	\$0.00			\$1,410.50			\$1,410.50			
75	Install new mtl work, toilet pan, doors, shutoffs, as required			\$4,145.28	\$0.00			\$4,145.28			\$4,145.28			
76	50' of wall - hanging, taped, fluted, ready for paint	17	\$2,728.75	\$1,748.50	\$0.00			\$3,748.50			\$3,748.50			
77	Seal the paint more than the ceiling (3 years)	17	\$781.75	\$653.45	\$0.00			\$108.41			\$108.41			
78	Painting - P&C (special effects), 2 part	17	\$2,845.88	\$1,658.00	\$0.00			\$2,845.88			\$2,845.88			
79	Stain and finish basement	17	\$200.75	\$183.82	\$0.00			\$200.75			\$200.75			
80	Stain and finish door openings	17	\$150.00	\$190.50	\$0.00			\$150.00			\$190.50			
81	Stain and finish door openings	17	\$375.00	\$178.25	\$0.00			\$375.00			\$478.25			
82	Stain and finish door openings, per side	17	\$378.00	\$480.25	\$0.00			\$378.00			\$480.25			
83	Stain and finish door openings	17	\$230.75	\$203.82	\$0.00			\$230.75			\$203.82			
84	Glue down carpet - high grade (15% wear allowed)	17	\$3,833.00	\$1,000.17	\$0.00			\$4,833.17			\$4,833.17			
85	Concrete up Detach and reset counter - granite or marble	17	\$88.80	\$82.55	\$0.00			\$88.80			\$82.55			
86	Door knob exterior, high grade	17	\$250.82	\$609.60	\$0.00			\$250.82			\$609.60			
87	Door hinge, 4" ball bearing set of	17	\$380.00	\$377.64	\$0.00			\$380.00			\$377.64			
88	Detach and reset ceiling speakers	17	\$200.00	\$254.00	\$0.00			\$200.00			\$254.00			
89	Detach and reset interior speakers	17	\$75.00	\$285.75	\$0.00			\$75.00			\$285.75			
90	Detach and reset thermostat	17	\$68.55	\$87.00	\$0.00			\$68.55			\$87.00			
91	Supply labor and materials to install sump pump and pump at closet	8		\$0.00	\$2,222.50	No Damage		\$0.00			\$2,222.50			
No damage noted - installation of new sump pump and pump at closet is an upgrade to the property to prevent future flooding														
92	Discontinue and enhance old roof sink drain in floor and patch concrete floor	5		\$0.00	\$317.50	No Damage		\$0.00			\$317.50			
No damage noted - Capping of existing drain is an upgrade to the property to prevent future flooding														
93	Green stamped concrete foundation wall where stained by water	17	\$193.50	\$232.20	\$0.00			\$193.50			\$232.20			
94	Re-install existing outlet device covers			\$0.00	\$0.00			\$0.00			\$0.00			
95	Detach and reset floor lighting control switch	17	\$250.00	\$317.50	\$0.00			\$250.00			\$317.50			
96	Provide labor and materials to install new outlet at sump pump	8		\$0.00	\$192.80	No Damage		\$0.00			\$192.80			
No damage noted - installation of new sump pump and pump at closet is an upgrade to the property to prevent future flooding														
97	Recessed light fixture - high grade	17	\$1,221.38	\$1,932.14	\$0.00			\$1,221.38			\$1,932.14			
98	General demolition - per above - remove remaining finishes in room comp to studs and joists	17	\$278.58	\$400.40	\$0.00			\$278.58			\$400.40			
99	Fill crack in foundation wall with epoxy on west wall	17		\$0.00	\$0.00						\$1,900.00	\$1,900.00	\$1,900.00	\$1,900.00
Crack repair needed but not related to reported loss event. Crack is based on 8 month hours x														
100	Painting exterior 2" x 2" for 200	17	\$144.15	\$183.68	\$0.00			\$144.15			\$183.68			
101	Sealing plywood 2" x 2" for 200	17	\$281.10	\$318.53	\$0.00			\$281.10			\$318.53			
102	Baseboard 4-1/2" hardwood	17	\$317.42	\$402.97	\$0.00			\$317.42			\$402.97			
103	Plinth block 3/4" x 3-1/2" x 6-1/2" hardwood	17	\$52.92	\$67.20	\$0.00			\$52.92			\$67.20			
104	Interior Door solid fir door with stain grade jamb	17	\$730.00	\$789.14	\$0.00			\$730.00			\$789.14			

The authors warrant no use of or responsibility to the property. The authors do not include within our work any design or construction of elements. Many of the items listed may not be related to the reported work.

Hall's figures	Difference
padding C & P 10	

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Granite Residence Comparative Estimate - Necessary Repairs Only

This spread sheet adds Enco's and Buett's's				Halls figures adding O & P to lines		Difference		Fortious damages	Damage other causes	Mr. Enco's Extra	Damages not Fortitious
See Buett's spread sheet at Bottom											
165	Put log trim outside corner	17		\$1,564.00	\$1,600.00	\$0.00			\$1,600.00	\$1,600.00	
166	Interior door solid in door with and in grade bump	17		\$1,021.51	\$1,034.57	\$0.00			\$1,034.57	\$1,034.57	
167	T&G panel detail at door open up to west and south	17		\$2,755.00	\$2,855.75	\$0.00			\$2,855.75	\$2,855.75	
168	Decorative woodwork fill wall T&G panel inset	17		\$2,139.32	\$2,217.54	\$0.00			\$2,217.54	\$2,217.54	
169	Decorative woodwork overhead 4'x14" steel plate	17		\$933.32	\$933.32	\$0.00			\$933.32	\$933.32	
170	Install new network and internet cabling network (log plaster door) as required		Included in item and create above		\$4,745.75	\$0.00			\$4,745.75	\$4,745.75	
171	6" drywall - hung, taped, floated, ready for paint	17		\$2,121.80	\$2,133.32	\$0.00			\$2,133.32	\$2,133.32	
172	Texture drywall - heavy hand texture	17		\$668.18	\$671.70	\$0.00			\$671.70	\$671.70	
173	Stain and finish door slab only, per spec	17		\$42.04	\$43.30	\$0.00			\$43.30	\$43.30	
174	Reinstall the wall and ceiling - one coat	17		\$431.86	\$433.85	\$0.00			\$433.85	\$433.85	
175	Paint the ceiling - two coats	17		\$235.17	\$235.17	\$0.00			\$235.17	\$235.17	
176	Painting - face (local effects) 2 coat	17		\$2,872.87	\$1,143.03	\$0.00			\$1,143.03	\$1,143.03	
177	Stain and finish wall	17		\$405.15	\$405.15	\$0.00			\$405.15	\$405.15	
178	Stain and finish down track no	17		\$141.75	\$141.75	\$0.00			\$141.75	\$141.75	
179	Stain and finish log trim	17		\$2,065.00	\$2,065.00	\$0.00			\$2,065.00	\$2,065.00	
180	Glue down carpet - high grade 100% waste added	17		\$2,672.87	\$2,672.87	\$0.00			\$2,672.87	\$2,672.87	
181	Door knob - interior, high grade	17		\$95.00	\$101.50	\$0.00			\$101.50	\$101.50	
182	Door hinge 4" ball bearing set of 3	17		\$49.88	\$52.04	\$0.00			\$52.04	\$52.04	
183	Television cable/data outlet	17		\$67.38	\$65.25	\$0.00			\$65.25	\$65.25	
184	Search and seal the moose	17		\$88.35	\$87.00	\$0.00			\$87.00	\$87.00	
185	Supply labor and materials to add pump crank and rump at deck	8	No damage noted - installation of new sump pump and pump crank is an upgrade to the property to prevent future flooding	Included		\$2,222.50	No Damage		\$0.00	\$2,222.50	
No damage noted - installation of new sump pump and sump crank is an upgrade to the property to prevent future flooding											
186	Provide labor and materials to install outlet at sump pump	8	No damage noted - installation of new sump pump and pump crank is an upgrade to the property to		\$0.00	\$190.50	No Damage		\$0.00	\$190.50	
No damage noted - installation of new sump pump and sump crank is an upgrade to the property to prevent future flooding											
187	Detach and reset dual lighting control station	17		\$126.00	\$153.75	\$0.00			\$153.75	\$153.75	
188	Recessed light fixture - high grade	17		\$217.34	\$225.02	\$0.00			\$225.02	\$225.02	
189	Electrical outlet	17		\$32.10	\$43.77	\$0.00			\$43.77	\$43.77	
190	Fixture and access	17		\$1,385.00	\$1,331.58	\$0.00			\$1,331.58	\$1,331.58	
191	General demolition - per hour - remove remaining 6 lines in truck	17		\$275.88	\$405.40	\$0.00			\$405.40	\$405.40	
192	Provide plywood sheathing and bracing materials for shear wall application where required at intervals as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by EBI		\$3.00	\$406.10	No Damage		\$0.00	\$406.40	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by EBI											
193	Install plywood sheathing and bracing materials for shear wall application where required at intervals as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$518.10	No Damage		\$0.00	\$518.10	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by EBI											
194	Custom rough cut lumber 140" x 2"	17		\$180.00	\$225.00	\$0.00			\$225.00	\$225.00	
195	Put log trim	17		\$864.00	\$1,097.28	\$0.00			\$1,097.28	\$1,097.28	
196	T&G panel detail at door open up to west and south	17		\$225.00	\$285.75	\$0.00			\$285.75	\$285.75	
197	5" drywall - hung, taped, floated, ready for paint	17		\$335.84	\$502.29	\$0.00			\$502.29	\$502.29	
198	Texture drywall - heavy hand texture	17		\$118.05	\$150.28	\$0.00			\$150.28	\$150.28	
199	See then paint the walls and ceiling twice (3 coats)	17		\$145.31	\$187.00	\$0.00			\$187.00	\$187.00	
200	Stain and finish log trim	17		\$360.00	\$467.20	\$0.00			\$467.20	\$467.20	
201	Glue down carpet - high grade 100% waste added	17		\$109.99	\$216.15	\$0.00			\$216.15	\$216.15	
202	Detach and reset thermostat	17		\$68.55	\$87.00	\$0.00			\$87.00	\$87.00	
203	Detach and reset local lighting control station	17		\$125.00	\$158.75	\$0.00			\$158.75	\$158.75	
204	Recessed light fixture - high grade	17		\$108.00	\$135.04	\$0.00			\$135.04	\$135.04	
205	To be provided and paid for by the Owner.	17									
206	To be provided and paid for by the Owner.	17									

This spread sheet adds Enech's and B. other's

See Buckner spread sheet at bottom

207	Provide repairs as needed to the existing lighting system on the basement level	15	No damage noted. Problem with lighting system was reported by LWO as related to failure of tape at operating buttons - this is a routine maintenance issue
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No damage noted. Problem with lighting system was reported by LWO as related to failure of tape at operating buttons - this is a routine maintenance issue

Halls figures adding D & P to line

Difference

Fortious damages Damage other causes Mr. Jumpy's Estimate Damages not Fortitious

Main House - First Floor

208	Adjust (2) cabinet doors	1	No damage to cabinetry noted in this area
	No damage to cabinetry noted in this area		
209	Repair ceiling	1	No damage to finished surfaces noted in this area
	No damage to finished surfaces noted in this area		
210	Adjust (2) door knobs. Reinstall (1) of same knob.	1	No damage to door hardware noted in this area
	No damage to door hardware noted in this area		
211	Repair ceiling and walls	1	No damage to finished surfaces noted in this area
	No damage to finished surfaces noted in this area		
212	Remove existing on south wall drywall finish to studs, millwork (trim, skirting)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
213	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Provide OSB sheathing and bracing material for shear wall application where required at interior wall as directed per engineering report		
214	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	4	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Install OSB sheathing and bracing material for shear wall application where required at interior wall as directed per engineering report		
215	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Provide new stain grade base molding at south wall (due to increased wall thickness)		
216	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Install new millwork at south wall at south wall (due to increased wall thickness) and reinstall clothes closet skirting		
217	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Provide and install new drywall at south wall and portion of ceiling, tape and finish		
218	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
	Paint walls and ceiling, touch up existing and stain new millwork		

\$0.00

\$7,200.00

Business Opene

\$0.00

\$0.00

\$7,200.00

\$0.00

\$85.36

No Damage Racking

\$0.00

\$85.36

\$0.00

\$190.50

No Damage Racking

\$0.00

\$190.50

\$0.00

\$85.36

No Damage Racking

\$0.00

\$85.36

\$0.00

\$254.00

No Damage Racking

\$0.00

\$254.00

\$0.00

\$203.20

No Damage Racking

\$0.00

\$203.20

\$0.00

\$355.60

No Damage Racking

\$0.00

\$355.60

\$0.00

\$345.44

No Damage Racking

\$0.00

\$345.44

\$0.00

\$79.44

No Damage Racking

\$0.00

\$79.44

\$0.00

\$259.00

No Damage Racking

\$0.00

\$259.00

\$0.00

\$203.20

No Damage Racking

\$0.00

\$203.20

\$0.00

\$571.50

No Damage Racking

\$0.00

\$571.50

This spreadsheet adds Ennos and Bustner's			
See Bustner spread sheet at bottom			
233	Reat new closet walls stain new milwork at new closet area (where fan fan was removed).	12	No damage noted - 1 fan tank removed by owner with no reported damage - upgrade to home
234	No damage noted - Finish tank removed by owner with no reported damage - upgrade to home In ch - existing opening where fireplace chase intersects - on east wall of fireplace chase	26	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home
235	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home Repair walls and ceiling	1	Cost to repair walls in this area only due to observation - home owner for shear wall investigation high and difficult work
236	Cost to repair walls in this area only due to observation - home owner for shear wall investigation - high and difficult work Remove carpet - premium grade	1	No damage noted to carpeting in this area
237	No damage noted to carpeting in this area Remove carpet pad	1	No damage noted to carpeting in this area
238	No damage noted to carpeting in this area Carpet pad	1	No damage noted to carpeting in this area
239	No damage noted to carpeting in this area Carpet - premium grade, 15% waste added to carpet	1	No damage noted to carpeting in this area
240	No damage noted to carpeting in this area Provide and install new 12" wide stone surround and fl. sh. stone slab, 1/4" thick at existing fireplace box.	26	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home
241	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home Provide and install 1" cubes at new object wall, and (*) recessed ceiling light with switch (new fan fan was removed)	26	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home
242	No damage noted - Replacement of finishes removed in remodeling project prior to reported loss - upgrade to home Remove ceiling on north wall drywall finish to studs, milwork (own, 2005)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
243	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI Provide plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
244	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI Install plywood sheathing and bracing materials for shear wall and ceiling where required at interior walls as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
245	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI Provide new stair grade base molding and crown molding at south walls (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
246	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI Install new milwork at north wall (due to increased wall thickness). Reinstall milwork about dining room	5	Work is related to installation of shear wall to eliminate racking - this was determined to be
247	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI		

Difference

Damage other causes

(Mr. Green's End)

Damages not Fortituous

Comparative Estimate Page 11 of 38

				Units + prices, adding O & P to lineal	Difference					
See Gutter spread sheet at Bottom							For-to's damages	Damage other causes	Mr. Gronik's estimate	Damages not Fortitious
247	Provide an interior drywall at walls where damaged, tape and finish	1"	Repair observation holes cut into the walls in this area as part of	\$185.00	\$1,095.80	\$0.00	\$1,095.80		\$1,095.80	
Repair observation holes cut into the walls in this area as part of their wall inspection										
248	Paint walls and ceiling, touch up ceiling and stain new trimwork. Provide and install new wallpaper at north wall	1"	Replace wallpaper at north wall only due to observation holes cut into finished surfaces in this area	\$600.63	\$5,200.40	\$0.00	\$5,200.40		\$3,200.00	
Replace wallpaper at north wall only due to observation holes cut into finished surfaces in this area as part of their wall inspection										
249	Extend electrical boxes for increased wall thickness at south wall, reinstall devices	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$95.20	No Damage Racking	\$0.00	\$95.26	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
250	Adjust cabinet doors on east wall above TV	1	No damage noted to cabinetry in this area		\$0.00	\$89.96	No Damage Racking	\$0.00	\$89.96	
No damage noted to cabinetry in this area										
251	Repair existing walls where damaged or removed - smooth drywall finish. Remove damaged drywall where damaged at ceiling on south side of room, and replace with new drywall and finish (observation holes from 32A)	11	Repair drywall at observation holes opened to investigate water damage in walls in this area	\$145.00	\$1,776.60	\$0.00	\$1,776.60		\$177.60	
Repair drywall at observation holes opened to investigate water damage in walls in this area										
252	Repaint walls and ceiling (dark red color). Remove existing drywall at ceiling to the right of the TV cabinet, and install new, and touch up stain at	11	Paint walls only - dark color to repair finish damage where observation holes were opened in this area to investigate water damage	\$280.60	\$750.00	\$0.00	\$750.00		\$750.00	
Paint walls only - dark color to repair finish damage where observation holes were opened in this area to investigate water damage										
253	Remove existing on south and east walls - drywall finish to studs, millwork at doors	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$607.60	No Damage Racking	\$0.00	\$607.60	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
254	Provide plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$2,804.16	No Damage Racking	\$0.00	\$2,804.16	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
255	Install plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$851.60	No Damage Racking	\$0.00	\$851.60	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
256	Provide new stain grade millwork at south and east doors to house (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$134.28	No Damage Racking	\$0.00	\$134.28	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
257	Install new millwork at south and east doors to house (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$345.44	No Damage Racking	\$0.00	\$345.44	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
258	Provide a total of new 8'2" Type-X drywall at south and east walls, tape and finish	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$1,755.38	No Damage Racking	\$0.00	\$1,755.38	
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI										
259	Paint walls and ceiling, touch up existing and stain new millwork at doors	5	Work is related to installation of shear wall to eliminate racking - this was determined to be		\$0.00	\$1,016.00	No Damage Racking	\$0.00	\$1,016.00	

Granik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet also Enclos and Buettner's				Halls figures, adding O & P to lines		Difference		Fortitue damage	Damage other owners	Mr. Fara's Retain	Damages not Fortituous
See B.uttner spread sheet at Bottom											
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI											
295	Provide wood studs, plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report (south wall) - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$1,226.82	No Damage		\$0.00		\$1,226.82	
296	Provide 1/2 plywood as needed behind built-in cabinet to allow door proper opening	1	No damage noted to this door - door is reported to be impacted by nail that is blocking proper operation of the door	\$0.00	\$31.44	No Damage		\$0.00		\$31.44	
297	Remove existing beamwork as required at kitchen ceiling to access existing LVL beams damaged by water. Remove existing LVL beams damaged by water and install new	20	Ruin now is for replacement of LVL beams and hardware - BELFOR estimate includes only clearing of these as part of the mold remediation activities	\$0.00	\$5,527.00	No Damage		\$0.00		\$5,527.00	
298	Install plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report (south wall, bottom of stair, and east wall)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$1,036.32	No Damage		\$0.00		\$1,036.32	
299	Install plywood sheathing, wood studs, and bracing materials for shear wall application where required at interior wall as directed per engineering report (south wall) - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$1,258.40	No Damage		\$0.00		\$1,258.40	
300	Provide new stain grade base molding and crown molding at south wall at bottom of stair, around to refrigerator (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$84.15	No Damage		\$0.00		\$84.15	
301	Provide new stain grade base molding and crown molding at south wall common to pool, around the corner to family room east door and at east wall by kitchen sink (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$180.50	No Damage		\$0.00		\$180.50	
302	Wood window sanding at bay window	18		\$175.00	\$223.25			\$0.00	\$223.25	\$223.25	
303	Base shoe with quarter custom	18		\$230.34	\$259.45			\$0.00	\$259.45	\$259.45	
304	Ceiling of hardwood	18		\$281.44	\$1,135.68			\$0.00	\$1,135.68	\$1,135.68	
305	Now dishwasher panel needed (existing wall not fit new dishwasher)	1	No damage noted to dishwasher requiring replacement - dishwasher reported to be shaking during operation due to improper installation	\$0.00	\$752.00	No Damage		\$0.00		\$752.00	
306	Install new millwork at south wall at bottom of stair around to refrigerator, and at east wall by kitchen sink (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$345.44	No Damage		\$0.00		\$345.44	
307	Install new millwork at south wall common to pool, around to family room east door (due to increased wall thickness)	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$345.44	No Damage		\$0.00		\$345.44	

Gronik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet adds E-Numbers and Buckners														
See Buckner spreadsheet at bottom														

Gronik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet adds Enix's and Buettner's													
See Buettner spreadsheet at Bottom													
			Hills figures adding O & P to lines	Difference		Fortious damages		Damage other causes		Mr. Enix's Estimate	Damages not Fortitious		
351	Install hot water dispenser	18	\$35.29	\$422.03	\$0.00		\$122.03			\$422.03			
352	Garbage disposal - premium grade	18	\$37.32	\$1,045.82	(\$0.00)		\$1,045.82			\$1,045.82			
353	Sink faucet - kitchen - premium grade	18	\$259.21	\$910.21	(\$0.00)		\$910.21			\$910.21			
354	Sink faucet bath - high grade	18	\$197.83	\$237.16	\$0.00		\$237.16			\$237.16			
355	Porcelain/supot	18	\$242.42	\$660.00	(\$0.00)		\$660.00			\$660.00			
356	Extend electrical boxes for increased wall thickness at south wall at bottom of stair and east wall of kitchen - no recast device	5		\$0.00	\$238.13	No Damage		\$0.00		\$238.13			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
357	Extend electrical boxes for increased wall thickness at south wall common to pool, install device	5		\$0.00	\$180.50	No Damage		\$0.00		\$180.50			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
358	Detach and reset dishwasher - oversized - premium	15	\$236.56	\$309.67	\$0.00		\$309.67			\$309.67			
359	Detach and reset under cabinet lighting	15	\$780.00	\$985.20	\$0.00		\$985.20			\$985.20			
360	Detach and reset local lighting control station	15	\$125.00	\$168.75	\$0.00		\$168.75			\$168.75			
361	Detach lighting fixture - premium grade	15	\$95.00	\$122.51	\$0.00		\$122.51			\$122.51			
362	Remove and reset power supply to island and/or cabinet, appliances and fixtures	15	\$1,630.64	\$2,721.80	\$0.00		\$2,721.80			\$2,721.80			
363	Electrical wiring materials	18	\$500.00	\$635.00	\$0.00		\$635.00			\$635.00			
364	Mark more than the walls per square foot - plastic and tape	10	\$147.05	\$178.00	\$0.00		\$178.00			\$178.00			
365	Cover and protect casework during repairs	10	\$1,040.00	\$1,320.00	\$0.00		\$1,320.00			\$1,320.00			
366	Materials for casework protection	10	\$250.00	\$317.50	\$0.00		\$317.50			\$317.50			
367	Cover and protect wood floor with subfloor	10	\$405.00	\$515.62	\$0.00		\$515.62			\$515.62			
368	Remove existing on south wall drywall finish to studs, millwork (crown, base)	5		\$0.00	\$101.50	No Damage		\$0.00		\$101.50			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
370	Provide plywood sheathing and bracing materials for shear wall application where required after or as directed per engineer's report	5		\$0.00	\$203.20	No Damage		\$0.00		\$203.20			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
371	Install plywood sheathing and bracing materials for shear wall application where required after or as directed per engineer's report	5		\$0.00	\$18.16	No Damage		\$0.00		\$18.16			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
372	Base cabinet entrance bottom	18	\$202.35	\$244.00	\$0.00		\$244.00			\$244.00			
373	Provide new main grade base molding and crown molding at south wall (due to increased wall thickness)	5		\$56.12	\$0.00		\$56.12			\$56.12			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
374	Detach and reset interior door and	18	\$154.83	\$185.50	(\$0.00)		\$185.50			\$185.50			
375	Adjust 21 cabinet door	1		\$0.00	\$0.00		\$0.00			\$0.00			
No damage noted to cabinetry in this area													
376	Install new millwork at south wall at south wall (due to increased wall thickness)	5		\$0.00	\$83.36		\$86.36			\$86.36			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													
377	Drywall - minimum change	10	\$355.00	\$438.00	\$0.00		\$438.00			\$438.00			
378	Provide and install new drywall at south wall, tape and finish	5		\$0.00	\$101.50		\$0.00			\$101.50			
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI													

[illegible]

Gronik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet adds Enco's and B. Guttner's			Halls B. Guttner's adding O & P to Lines		Diffs: Enco's		Fortious damages		Damage other cause		Enco's B. Guttner's		Damages not Fortious	
See B. Guttner spreadsheet at bottom														
402	Reinstall existing door to family room, including jamb and casing	12	No damage noted - Fish tank removed by owner with no reported damage - upgrade to home	\$0.00	\$0.00	\$0.00	\$0.00	No Damage	\$0.00	\$0.00	\$0.00	\$0.00		
403	No damage noted - Fish tank removed by owner with no reported damage - upgrade to home	11	Repair observation holes cut into the ceiling in this area as part of shear wall investigation	\$25.40	\$25.40	\$0.00	\$0.00		\$25.40		\$25.40			
404	Repair observation holes cut into the ceiling in this area as part of shear wall investigation	11	Reprint ceiling only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	\$228.00	\$228.00	\$0.00	\$0.00		\$228.00		\$228.00			
405	Reprint ceiling only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	18	Reprint ceiling only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	\$38.48	\$38.48	\$0.00	\$0.00		\$38.48		\$38.48			
406	Reprint ceiling only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	18	Reprint ceiling only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	\$54.60	\$54.60	\$0.00	\$0.00		\$54.60		\$54.60			
407	Finish new dishwasher panel	1	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
408	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	12	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
409	Touch up existing door and millwork where reinstalled or reworked	12	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
410	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	10	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$826.59	\$826.59	\$0.00	\$0.00		\$826.59		\$826.59			
411	End grain and finish wood floor - custom and buck installation	13	End grain and finish wood floor - custom and buck installation	\$349.28	\$349.28	\$0.00	\$0.00		\$349.28		\$349.28			
412	Audiotape flashing under cabinet opening	1	Supply new dishwasher at west wall (existing is not in working order)	\$1,587.50	\$1,587.50	\$0.00	\$0.00	No Damage	\$0.00		\$1,587.50			
413	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	1	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
414	Remove existing dishwasher at west wall, and install new unit	1	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
415	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	1	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00			
416	Reprint ceiling	1	No damage noted to dishwasher requiring replacement - dishwasher reported to have problem with door interlock	\$228.00	\$228.00	\$0.00	\$0.00	No Damage	\$0.00		\$228.00			
417	No damage noted in this area	1	No damage noted in this area	\$0.00	\$0.00	\$0.00	\$0.00	No Damage	\$0.00		\$0.00			
418	Adjust (2) cabinet doors	1	No damage noted to cabinetry in this area	\$0.00	\$0.00	\$0.00	\$0.00	No Damage	\$0.00		\$0.00			
419	No damage noted to cabinetry in this area	11	Reprint observation holes cut into the walls in this area as part of	\$101.50	\$101.50	\$0.00	\$0.00		\$101.50		\$101.50			
420	Reprint observation holes cut into the walls in this area as part of shear wall investigation	11	Reprint observation holes cut into the walls in this area as part of shear wall investigation	\$331.00	\$331.00	\$0.00	\$0.00		\$331.00		\$331.00			
421	Reprint walls only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	18	Reprint walls only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	\$1,084.80	\$1,084.80	\$0.00	\$0.00		\$1,084.80		\$1,084.80			
422	Reprint walls only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	18	Reprint walls only due to observation holes cut into finished surfaces in this area as part of shear wall investigation	\$300.00	\$300.00	\$0.00	\$0.00		\$300.00		\$300.00			
423	Remove existing wall study at south wall and save for reinstallation. Remove existing drywall as needed to access pocket door opening to kitchen. Remove existing drywall finish and insulation to studs along east wall, including window casing and crown molding on east wall, and wall cabinetry on north wall	1	No damage noted to this door - door is reported to be impacted by wall that is blocking proper operation of the door	\$0.00	\$0.00	\$0.00	\$0.00	No Damage	\$0.00		\$0.00			

This estimate includes work needed to repair damage to the property. This estimate does not include bottom up, nor scope 1 & 2 work, or construction administration. Material and labor costs are subject to change without notice.

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Comparative Estimate Page 20 of 35

			Units Figures adding Q & P to Lines	Difference		Fortious damages	Damage other than	Mr. Free's Estim	Damages not Fortitous	
This spread sheet adds Ener's and Buettner's										
See Buettner spread sheet at bottom										
435	Supply new freezer unit at west wall (existing is not in working order).	1	No damage noted - Replacement of freezer that is reported to be unable to maintain temperature, not related to reported losses.	\$0.00	\$3,175.00	No Damage	\$0.00	\$3,175.00		
No damage noted - Replacement of freezer that is reported to be unable to maintain temperature, not related to reported losses.										
436	Remove existing freezer unit on west wall and install new unit.	1	No damage noted - Replacement of freezer that is reported to be unable to maintain temperature.	\$0.00	\$381.20	No Damage	\$0.00	\$381.20		
No damage noted - Replacement of freezer that is reported to be unable to maintain temperature, not related to reported losses.										
437	Remove existing broken out of place and replace. Remove and re-install outlet covers at west wall. And extend due to increased wall thickness.	5	Majority of the work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI - BELFOR costs are for new outlet plates to replace those identified as broken. Broken outlet plates are a maintenance item and not related to any of the claimed events.	\$12.00	\$228.18	No Damage	\$0.00	\$238.18		
Majority of the work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI - BELFOR costs are for new outlet plates to replace those identified as broken. Broken outlet plates are a maintenance item and not related to any of the claimed events.										
438	To be provided and paid for by the Owner.									
439	To be provided and paid for by the Owner.									
440	Finish new window and door units at exterior, and touch up existing trim where it meets new material (not exterior or for window - no costs).	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$4,500.00	\$5,526.00	No Damage	\$5,526.00	\$5,526.00		
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.										
441	Provide repairs as needed to the existing lighting system at first floor.	15	No damage noted. Problem with lighting system was reported by LWG as related to failure of tape at operating buttons - this is a routine maintenance issue.	\$0.00	\$8,556.35	No Damage	\$0.00	\$8,556.35		
No damage noted. Problem with lighting system was reported by LWG as related to failure of tape at operating buttons - this is a routine maintenance issue.										
Main House - Second Floor										
442	Reinstall/re-wire existing multi-batch wiring system. It is known at the NE corner and SW corner of balcony.	1	No damage noted in this area.	\$0.00	\$172.72	No Damage	\$0.00	\$172.72		
No damage noted in this area.										
443	Remove carpet - premium grade.	1	No damage noted in this area.	\$0.00	\$78.57	No Damage	\$0.00	\$78.57		
No damage noted in this area.										
444	Remove carpet, pad.	1	No damage noted in this area.	\$0.00	\$29.10	No Damage	\$0.00	\$29.10		
No damage noted in this area.										
445	Carpet pad.	1	No damage noted in this area.	\$0.00	\$186.24	No Damage	\$0.00	\$186.24		
No damage noted in this area.										
446	Carpet - premium grade. 5% were added for carpet.	1	No damage noted in this area.	\$0.00	\$2,315.78	No Damage	\$0.00	\$2,315.78		
No damage noted in this area.										
447	Repoint walls and ceiling.	-	No damage noted in this area.	\$0.00	\$381.00	No Damage	\$0.00	\$381.00		
No damage noted in this area.										
448	Repoint walls and ceiling.	-	No damage noted in this area.	\$0.00	\$444.50	No Damage	\$0.00	\$444.50		
No damage noted in this area.										
449	Repoint walls and ceiling.	-	No damage noted in this area.	\$0.00	\$508.00	No Damage	\$0.00	\$508.00		
No damage noted in this area.										
450	Repoint walls and ceiling, and touch up existing trim.	1	No damage noted in this area.	\$0.00	\$762.00	No Damage	\$0.00	\$762.00		
No damage noted in this area.										
451	Remove carpet - premium grade.	1	No damage noted in this area.	\$0.00	\$1,057.00	No Damage	\$0.00	\$1,057.00		
No damage noted in this area.										

Gronk Residence Comparative Estimate - Necessary Repairs Only

This spread sheet code Ence and Buettner's																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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This spread sheet adds Enwall's and Builtime's				Halls Figures adding D & P to Enwall		Difference		Fortious damages		Damage other causes		Mr. Kincaid's Enwall		Damages not Fortitious	
See Builtime spread sheet at Bottom															
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI															
477	Remove existing wallpaper at east wall. Provide and install new wallpaper.	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$752.00	No Damage	\$0.00		\$752.00						
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI															
478	Paint walls and ceiling, touch up existing and stain new millwork. Only the ceiling is painted in this area - No damage noted to ceiling	1	Only the ceiling is painted in this area - No damage noted to ceiling	\$0.00	\$528.00	No Damage	\$0.00		\$528.00						
479	Remove carpet - new 1/2" hard	21		\$49.74	\$93.55	\$0.00	\$0.00		\$93.55						
480	Remove carpet pad	21		\$115.43	\$25.00	\$0.00	\$0.00		\$25.00						
481	Carpet pad	21		\$115.43	\$150.50	\$0.00	\$0.00		\$150.50						
482	Carpet, premium grade, 15% waste added for carpet	21		\$1,481.42	\$2,284.50	\$0.00	\$0.00		\$2,284.50						
483	Extend electrical boxes for increased wall thickness at north wall. Re-install devices.	5	Work is related to installation of shear wall to eliminate racking - this was determined to be	\$0.00	\$95.25	No Damage	\$0.00		\$95.25						
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI															
484	Remove custom paneling and ceiling on east wall exterior, countertops, millwork and plumbing. Remove wall insulation at east wall. No damage noted in this area	1	No damage noted in this area	\$0.00	\$762.00	No Damage	\$0.00		\$762.00						
485	Reinstall existing custom paneling, ceiling, and cabinetry on east wall. No damage noted in this area	1	No damage noted in this area	\$0.00	\$1,381.76	No Damage	\$0.00		\$1,381.76						
486	Provide and install wall insulation as required per code at accessible ceiling and wall areas on the east side of the room. No damage noted in this area	1	No damage noted in this area	\$0.00	\$255.00	No Damage	\$0.00		\$255.00						
487	Touch up/reinstall custom paneling, ceiling, and cabinetry on east wall (was reinstated). No damage noted in this area	1	No damage noted in this area	\$0.00	\$732.00	No Damage	\$0.00		\$732.00						
488	Reinstall existing stone countertops at east wall. No damage noted in this area	1	No damage noted in this area	\$0.00	\$155.10	No Damage	\$0.00		\$155.10						
489	Reinstall existing custom mirrors on east wall. No damage noted in this area	1	No damage noted in this area	\$0.00	\$172.70	No Damage	\$0.00		\$172.70						
490	Reinstall existing plumbing fixtures at east wall. No damage noted in this area	1	No damage noted in this area	\$0.00	\$266.70	No Damage	\$0.00		\$266.70						
491	Remove existing insulation at east wall and ceiling where damaged by water. Work already completed	21	Work already completed	\$0.00	\$406.40	No Damage	\$0.00		\$406.40						
492	Remove existing on south exterior wall common to pool drywall 8'-1" to studs, window. Work is related to installation of shear wall to eliminate racking - this was determined to be	5	Work is related to installation of shear wall to eliminate racking - this was determined to be	\$0.00	\$304.80	No Damage	\$0.00		\$304.80						
Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI															
493	Remove special bonding - ornate hardwood finish wall.	21		\$334.62	\$488.47	\$0.00	\$0.00		\$488.47						
494	Provide wood studs, Plywood sheathing and bracing materials for shear wall application where required at interior wall as directed per engineering report (south exterior wall common to pool). Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$609.60	No Damage	\$0.00		\$609.60						
495	Provide new 1/2" headers, hangers, and ceiling joists at master bedroom ceiling where damaged by water. ESI recommendation to clean framing in this area would be part of the mold remediation scope of work priced separately	27	ESI recommendation to clean framing in this area would be part of the mold remediation scope of work priced separately	\$0.00	\$548.64	No Damage	\$0.00		\$548.64						
ESI recommendation to clean framing in this area would be part of the mold remediation scope of work priced separately															
496	Install plywood sheathing, wood studs, and bracing materials for shear wall application where required at interior wall as directed per engineering report (south exterior wall common to pool). Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$590.88	No Damage	\$0.00		\$590.88						

The spread sheet code Eneco and Auditor's

[illegible]

Gronik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet adds Eners and Buettner's			He is figures, adding D & P to lines		Differences		Fortious damages		Damage other causes		Mr. Eners's Eners		Damages not Fortious			
See Buettner spread sheet at bottom																
565	Supply and install 2 new window sills (that were previously sills) <u>No damage noted in this area - upgrade to building</u>	1.8	No damage noted in this area - upgrade to building	\$0.00	\$1,295.40	No Damage		\$0.00		\$1,295.40						
566	Replace and install new hand-held faucet at whirlpool tub. <u>No faucet was in place at the time of the loss - upgrade to building</u>	1.8	No faucet was in place at the time of the loss - upgrade to building	\$0.00	\$1,016.00	No Damage		\$0.00		\$1,016.00						
567	Remove and re-install ceiling speakers. <u>No damage noted in this area - upgrade to building</u>	1.8	No damage noted in this area - upgrade to building	\$0.00	\$381.00	No Damage		\$0.00		\$381.00						
568	Remove existing recessed lights, and replace with new recessed lights to be replaced due to new insulation being installed. <u>No damage noted in this area - upgrade to building</u>	1.8	No damage noted in this area - upgrade to building	\$0.00	\$1,534.00	No Damage		\$0.00		\$1,534.00						
569	Remove existing south wall drywall finish to studs, millwork (base, sheving) <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$600.00	No Damage		\$0.00		\$600.00						
570	Provide plywood sheathing and bracing materials for shear wall application where required in interior wall as directed per engineering report. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$254.00	No Damage		\$0.00		\$254.00						
571	Install plywood sheathing and bracing materials for shear wall application where required in interior walls as directed per engineering report. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$431.00	No Damage		\$0.00		\$431.00						
572	Provide new stain grade base molding at south wall (due to increased wall thickness) <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$39.50	No Damage		\$0.00		\$39.50						
573	Install new millwork at south wall (due to increased wall thickness) and re-install sheving. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$863.80	No Damage		\$0.00		\$863.80						
574	Replace and install new drywall at south wall, base and finish. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$127.00	No Damage		\$0.00		\$127.00						
575	Paint walls and ceiling. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI	\$0.00	\$71.50	No Damage		\$0.00		\$71.50						
576	Paint walls and ceiling. <u>Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI</u>	1	No damage noted to interior finishes in this area	\$0.00	\$254.00	No Damage		\$0.00		\$254.00						
577	No damage noted to interior finishes in this area. To be provided and paid for by the Owner.															
578	To be provided and paid for by the Owner.															
579	Install new window and door lock at master and lock on existing door. Where ESI says new window - (the master's window) (R.O.S.) <u>Work related to window/door replacement needed due to deterioration of the same due to long term exposure to weather</u>	7	Work related to window/door replacement needed due to deterioration of the same due to long term exposure to weather	\$0.00	\$0.00				\$7,620.00	\$7,620.00	\$0.00	EA	\$05.00	\$7,620.00		
580	Provide repairs as needed to the existing lighting system on the second floor. <u>No damage noted. Problem with lighting system was reported by LVG as related to failure of tape at operating buttons - this is a routine maintenance issue</u>	15	No damage noted. Problem with lighting system was reported by LVG as related to failure of tape at operating buttons - this is a routine maintenance issue	\$0.00	\$8,656.35	Buettner's Opinion		\$0.00		\$0.00	\$8,656.35					
	<u>No damage noted. Problem with lighting system was reported by LVG as related to failure of tape at operating buttons - this is a routine maintenance issue</u>			\$0.00	\$0.00											

This spread sheet adds E-axes and Buelton's

See Buelton's spread sheet at bottom

Halls figures
adding Q & P to
lines

Difference

Fortious damages

Damage other cases

Mr. Buelton's Estimate

Damages not Fortitious

Main House - Third Floor

Line	Description	Q	P	Halls	Difference	Fortious damages	Damage other cases	Mr. Buelton's Estimate	Damages not Fortitious
581	Remove carpet pad	22		\$71.70	\$38.00	\$0.00	\$89.63	\$89.63	
582	Remove carpet - high grade	22		\$188.22	\$75.88	\$0.00	\$75.88	\$75.88	
583	Supply new plywood sheathing at door to outside				\$522.72	\$0.00	\$102.72	\$102.72	
584	Remove and replace section of plywood siding at door to outside balcony	22		\$650.00	\$385.00	\$0.00	\$105.00	\$695.00	
585	French (interior) door detach and reset	22		\$220.00	\$37.50	\$0.00	\$317.50	\$317.50	
586	Carpet - 4' x 6' - white	22		\$77.40	\$68.28	\$0.00	\$68.28	\$68.28	
587	Basewood, 6' x 6' hardwood	22		\$682.75	\$1,248.74	\$0.00	\$1,748.74	\$3,248.74	
588	Install new casing and door molding at new exterior door - and related siding to base making as if needed	22			\$0.00	\$0.00	\$0.00	\$0.00	
589	Drop and reset interior door unit	22		\$51.81	\$66.51	\$0.00	\$66.51	\$66.51	
590	Replace 2' x 6' door hardware set	22		\$325.00	\$312.75	\$0.00	\$412.75	\$412.75	
591	Repair damaged stairs through attic eaves room	22		\$2,080.00	\$2,341.62	\$0.00	\$2,341.62	\$2,341.62	
592	Open and install casework	22		\$243.20	\$209.74	\$0.00	\$33.97	\$33.97	
593	Scrub and paint the walls and ceiling in the eaves room	22		\$7,185.41	\$8,113.05	\$0.00	\$2,112.05	\$2,112.05	
594	Scrub and paint door opening	22		\$275.00	\$470.25	\$0.00	\$470.25	\$470.25	
595	Carpet pad - high grade	22		\$591.55	\$752.88	\$0.00	\$752.88	\$752.88	
596	Carpet - high grade - 15% waste added for carpet	22		\$12,420.42	\$16,770.32	\$0.00	\$16,770.32	\$16,770.32	
597	Remove existing insulation and vapor barrier at attic and wall cavities where accessible	14		\$559.58	\$1,010.00	\$0.00	\$1,010.00	\$1,010.00	
598	Condensation build up in roof framing is causing staining of wood roof framing and deck due to poor ventilation of attic and insulation system - per ESI								
598	Once roof is replaced, install new 2x6 plywood sheathing with vent chutes as required by code and vapor barrier at accessible wall and attic cavities where accessible.	14			\$0.00	\$0.00	\$1,710.00	\$600.00	\$1.13
599	Condensation build up in roof framing is causing staining of wood roof framing and deck due to poor ventilation of attic and insulation system - per ESI								
599	Re-roof existing exterior fan venting to exterior (currently disconnected)	8			\$0.00	\$158.75	\$58.75	\$58.75	
600	Building upgrade - the exhaust fan was not connected at the time of the loss								
600	Remove existing insulation and vapor barrier at attic and wall cavities where accessible.	14			\$2.00	\$0.00	\$1,028.00	\$1,825.00	\$5.00
601	Condensation build up in roof framing is causing staining of wood roof framing and deck due to poor ventilation of attic and insulation system - per ESI								
601	Once roof is replaced, install new 2x6 plywood sheathing with vent chutes as required by code and vapor barrier at accessible wall and attic cavities where accessible.	14			\$0.00	\$0.00	\$3,000.00	\$3,000.00	\$1.13
602	Condensation build up in roof framing is causing staining of wood roof framing and deck due to poor ventilation of attic and insulation system - per ESI								
602	Remove and replace insulation - R-30 (minimum of R-32 at all locations) to be removed and replaced by 1/2" layer of insulated water-leakage	14			\$0.00	\$1,100.00	\$1,100.00	\$600.00	\$50.00
603	Investigation of potential condensation related water staining - no damage noted								
603	Investigation of potential condensation related water staining - no damage noted	14			\$2.00	\$0.00	\$140.00	\$400.00	\$0.22
604	Investigation of potential condensation related water staining - no damage noted								

This spreadsheet adds Eneal's and Buetner's

See Buetner spreadsheet at bottom.

			Halls figures adding O & P to lines	Difference	Fortious damages	Damage other parties	Mr. Eneal's Estimate	Damages not Fortitious			
604	To be provided and sold for by the Owner.										
605	To be provided & paid for by the Owner.										
606	Finish new window and door units at interior and touch up existing trim where it meets new materials (see exterior for window unit costs).	1	No damage to door finish in this area.	\$254.00	\$0.00	\$254.00	\$254.00				
607	No damage to door finish in this area. Provide repairs as needed to the existing lighting system on this floor.	15	No damage noted. Problem with lighting system was reported by LWC as related to failure of tape at operating buttons - this is a routine maintenance issue.	\$0.00	\$128.35	Buetner Opinion	\$0.00	\$0.00	\$425.35		
	No damage noted. Problem with Buetner system was reported by LWC as related to failure of tape at operating buttons - this is a routine maintenance issue.										
Pool House											
608	Remove existing brick sill at east elevation where cracked and replace with new.	1	Damage noted to brick sill is maintenance related and is not related to any claimed events.	\$0.00	\$0.00	No Damage	\$0.00	\$0.00	\$27.00	LF	\$25.00 \$0.00
	Damage noted to brick sill is maintenance related and is not related to any claimed events.										
609	Provide new wood siding and exterior trim materials complete to pool exterior structure, to approximate existing materials.	15	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall - see ESI comments.	\$0.00	\$5,525.00	No Damage	\$0.00	\$0.00	\$5,525.00		
610	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall - see ESI comments. Provide exterior sheathing and bracing materials for shear wall applications where required at exterior walls as directed per engineering report (including wood studs to infill current window openings). Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI.	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI.	\$0.00	\$2,133.60	No Damage	\$0.00	\$0.00	\$2,133.60		
611	Install exterior sheathing and bracing materials for shear wall applications where required at exterior walls as directed per engineering report (including wood studs to infill current window openings). Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI.	5	Work is related to installation of shear wall to eliminate racking - this was determined to be unnecessary by ESI.	\$0.00	\$5,527.04	No Damage	\$0.00	\$0.00	\$5,527.04		
612	Remove existing siding and exterior trim complete, and install new siding, exterior trim, and wall flashings.	5	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall determined by ESI to be unnecessary.	\$0.00	\$27,635.20	No Damage	\$0.00	\$0.00	\$27,635.20		
	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall determined by ESI to be unnecessary.										
613	Remove existing windows and exterior doors, and supply new windows and doors per plans (note per engineering report: 4 windows were eliminated). (200) Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$0.00	\$0.00	Marvin Millwork	TBD	\$0.00	\$3320.00	HR	\$85.00 \$0.00
614	Remove existing gutters and downspouts, and supply and install new, larger gutters and downspouts per proposal previously provided.	1,5	No damage noted to gutters, removal and replacement to install larger gutters/downspouts is an upgrade to the building.	\$0.00	\$3,255.00	No Damage	\$0.00	\$0.00	\$3,255.00		
	No damage noted to gutters, removal and replacement to install larger gutters/downspouts is an upgrade to the building.										
615	Provide new wall and masonry flashings as required for siding installation.	1,5	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall determined by ESI to be unnecessary.	\$0.00	\$762.00	No Damage	\$0.00	\$0.00	\$762.00		
	No damage noted to siding in this area - much of this work is related to installation of bracing/shear wall determined by ESI to be unnecessary.										

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[illegible][illegible]

This spreadsheet adds Enne's and Buettner's			Heil's figures adding O & P to Lines		Difference		Fortious damages		Damage other causes		Mr. Enne's Estimate		Damages not Fortitious			
See Buettner spread sheet at Bottom																
073	Install new solid core grade door, frame, and storm door at north exterior door	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$360.00	\$188.00	\$0.00		\$408.00			\$485.00					
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																
073a	Repair existing EPDM roof flat roof rail posts	23	Existing rail posts were fastened through the EPDM roof and were not flashed	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00					
Existing rail posts were fastened through the EPDM roof and were not flashed																
074	Remove existing roofing. Provide and install new cedar shake and EPDM roofing	23	No damage was noted to EPDM roofing from the reported storm event. The original BELFOR Ketchikan estimate included \$600 to flash roof railing posts that were required to be replaced due to storm damage but that were not properly flashed at the time of the event. There was no other storm damage identified to the roof at that time. The cedar shake roof replacement included here is due to damage incurred when the roof was tarped as part of the temporary repairs (screws were fastened through the shake roof to hold the tarp in place) and is not related to any storm event.	\$7,490.00	\$9,125.00	\$0.00	No Damage	\$0.00			\$9,515.00					
No damage was noted to EPDM roofing from the reported storm event. The original BELFOR Ketchikan estimate included \$600 to flash roof railing posts that were required to be replaced due to storm damage but that were not properly flashed at the time of the event. There was no other storm damage identified to the roof at that time. The cedar shake roof replacement included here is due to damage incurred when the roof was tarped as part of the temporary repairs (screws were fastened through the shake roof to hold the tarp in place) and is not related to any storm event.																
075	Provide finished metal flashing at perimeter of building (where siding meets ledger board). Duplication of Line Item #071 above	24	Duplication of Line Item #071 above		\$0.00	\$0.00	No Damage	\$0.00			\$0.00					
075a	Provide new replacement plastic windows	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.		\$0.00	\$0.00				\$2,984.25	\$5,084.25	\$1.00	LS	\$7,425.00	\$8,184.25	
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																
077	Scrub and finish new exterior doors and exterior door locksets	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$0.00	\$0.00	\$0.00				\$157.30	\$157.30	\$2.00	HR	\$65.00	\$157.30	
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																
078	Finish (paint and caulk) new exterior doors door frame, and storm door at north exterior door	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$0.00	\$0.00	\$0.00				\$157.30	\$157.30	\$2.00	HR	\$65.00	\$157.30	
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																
079	Finish (paint and caulk) new exterior grade railings on balcony	23		\$459.70	\$0.00	\$0.00		\$780.22			\$780.22					
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																
080	Caulk at areas where siding meets trim, and where windows meet trim. Remove caulk from where it is not supposed to be installed. Finish new windows	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$520.00	\$824.00	\$0.00		\$824.00			\$824.00					
Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.																

Granik Residence Comparative Estimate - Necessary Repairs Only

This spreadsheet adds Ensis and Bustner's				Halls figures, additional O & P to lines		Difference		Previous Damages	Damage other causes	Mr. Ensis's claim	Damages not Fortitous			
See Bustner spreadsheet at Bottom														
581	Provide new hardware for new exterior grade door and storm door at north end of door.	7	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$95.00	\$114.00	\$2.00			\$114.00	\$114.00				
582	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	23	RELFOR cost includes wiring repairs and replacement of fixtures.		\$0.00	(\$0.00)			\$1,494.25	\$1,494.25	\$4.00	FA	\$305.73	\$1,494.25
583	Replace stair railing.	23	Existing railing does not meet code.	\$1,072.00	\$1,292.00	\$218.00			\$1,292.00	\$1,292.00				
584	Remove existing hardwood floor to sub floor.	23	No damage was noted to hardwood floors or the subfloor in this area.	\$11,144.48	\$1,337.38	\$0.00			\$0.00	\$1,337.38				
585	Provide new sub floor materials.	1	No damage was noted to hardwood floors or the subfloor in this area.		\$0.00	\$1,033.00	No Damage		\$0.00	\$1,033.00				
586	Remove existing sub floor joists, and install new.	1	No damage was noted to hardwood floors or the subfloor in this area.		\$0.00	\$4,315.00	No Damage		\$0.00	\$4,315.00				
587	Provide and install new hardwood flooring.	1	No damage was noted to hardwood floors or the subfloor in this area.		\$0.00	\$8,205.00	No Damage		\$0.00	\$8,205.00				
588	Remove existing finished in room.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$529.32	\$511.15	(\$0.00)			\$511.15	\$511.15				
589	Replace wall and ceiling insulation.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$214.41	\$257.29	(\$0.00)			\$257.29	\$257.29				
590	Provide new earth grade T&G materials for walls and ceiling, and cover at ceiling where previously removed.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$9,527.72	\$1,927.00	\$0.00			\$1,927.00	\$1,927.00				
591	Install new T&G materials and cover at ceiling where previously removed.		included in the material costs shown above		\$1,035.32	\$0.00			\$1,035.32	\$1,035.32				
592	Provide new earth grade wall ceiling and cover materials.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$1,928.00	\$1,524.00	\$0.00			\$1,524.00	\$1,524.00				
593	Replace 1/4" urethane floor covering.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$27.32	\$50.75	(\$0.00)			\$50.75	\$50.75				
594	Replace vinyl flooring.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$347.74	\$416.57	\$0.00			\$416.57	\$416.57				
595	Install new plumbing fixtures.	19	Replacement needed due to deterioration of the exterior windows and doors due to long term exposure to the weather.	\$365.34	\$435.41	\$0.00			\$435.41	\$435.41				
596	Plumbing labor needed to remove and reinstall fixtures to replace fixtures in this area.													
597	Provide new shower module.	1	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.		\$0.00	\$825.50	No Damage		\$0.00	\$825.50				
598	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.													
599	Provide new shower fixture.	1	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.		\$0.00	\$571.50	No Damage		\$0.00	\$571.50				
600	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.													
601	Provide new toilet.	1	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.		\$0.00	\$444.50	No Damage		\$0.00	\$444.50				
602	Replacement of existing fixtures. No damage was noted to plumbing fixtures - replacement is not required.													

This spreadsheet adds Enzo's and Bushra's			
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700	Provide new sink	19	Replacement of existing fixtures. No damage was noted in plumbing fixtures. replacement is not required
701	Provide new sink faucet	19	
702	Reinstall Owner's ceiling light fixtures	19	
703	Clean bath	19	
704	Remove and replace wall and ceiling insulation	19	
710	Remove ceiling fixtures in room	19	
736	Provide new blocking at damaged ceiling joists along north wall	10	Damage noted is due to rotting of joists due to long term water infiltration into this area
737	Install new blocking at damaged ceiling joists along north wall	19	Damage noted is due to rotting of joists due to long term water infiltration into this area
Other items	Damage noted is due to rotting of joists due to long term water infiltration into this area		
7101	Provide new stain grade T&S material and cover at ceiling (where previously removed)		Material costs included in labor calculations below
709	Provide new drain grade base and wall casework where removed	19	
710	Install new T&S materials and covers at ceiling (where previously removed) and install new base and wall	19	
711	Install new stain grade ceiling and cover materials, new wall materials, new base and wall casework	19	
712	Remove and replace sink	19	
713	Provide new sink faucet	19	
713a	Stain, stain and finish wood floor	19	
714	Plumbing kitchen	19	
715	Remove and replace light fixtures	19	
Per Appraiser agreement work, the first items not listed			

711 Interior - Main Room	Remove remaining wall finishes in room (8 hrs).
711 Interior - Main Room	Provide new stain grade casing, T&G vertical wall siding materials, cove, and shoe (where previously removed). (350 sf)
712 Interior - Main Room	Install new T&G materials, casing, cove, and shoe at walls of main room (where previously removed) (22 hrs)
713 Interior - Main Room	Finish new stain grade wall, casing, cove, windows, and shoe materials, and touch up where existing meets new at north wall of main room. (44 hrs)
714 Interior - North Entry	Remove remaining wall finishes in room (4 hrs)
715 Interior - North Entry	Provide new stain grade T&G materials and cove at ceiling (where previously removed). (68 sf)
716 Interior - North Entry	Install new T&G materials and cove at ceiling (where previously removed). (12 hrs)
717 Interior - North Entry	Finish new stain grade wall, ceiling and cove materials (25 hrs)
718 Interior - North Entry	Re-install overhead ceiling light fixture. (1 hr)

General Building & General Conditions

		50.00
\$120.74		\$144.88
\$ 55.75		\$198.91
\$20.19		\$24.23
\$21.05		\$2.00
\$20.00		\$201.80
\$75.00		\$180.50
\$-80.00		\$312.00
		\$2,927.50
\$3,318.72		\$3,282.48
\$1,405.29		\$1,580.35
\$775.75		\$258.90
\$131.05		\$157.78
\$945.80		\$774.06
\$175.00		\$450.00
\$16.27		\$19.72
\$31.58		\$37.60

[illegible]

This spread shows Eddie Enea's and Eudith's		Halls figures adding O & P to line	Difference	Fortitous damages	Damage other causes	Mr. Enea's Estimate	Damages not Fortitous
See Budtner spread sheet at Bottom							
716	Project supervision - main house	\$11,500.00	\$40,320.00	\$28.00	\$40,920.00	\$40,920.00	
716a	Project supervision - porch house	\$2,500.00	\$3,120.00	\$20.00	\$3,240.00	\$3,240.00	
717	Project supervision - assumed additional 10 weeks to complete	\$20,000.00	\$31,200.00	\$0.00	\$31,200.00	\$31,200.00	
10 weeks of additional general conditions costs is removed to account for additional scope of work outlined above							
718	Building permit - additional cost for additional work	\$10,000.00	\$12,000.00	\$100.00	\$12,100.00	\$12,100.00	
719	Building permit - additional cost for additional work		\$100.00	VALUE		\$0.00	\$1.00 LS
Permit fees based on \$5.50 per \$1,000 of contract amount before markups plus \$3,028 for misc fees							
720	Job site rental	\$2,000.00	\$2,540.00	\$0.00	\$2,540.00	\$2,540.00	
721	Job site rental - assumed additional 2.5 months to complete	\$1,250.00	\$1,562.50	\$0.00	\$1,562.50	\$1,562.50	
722	Job site rental - assumed additional 2.5 months to complete	\$1,500.00	\$1,875.00	\$0.00	\$1,875.00	\$1,875.00	
723	Job site communications - assumed additional 2.5 months to complete	\$1,000.00	\$1,275.00	\$0.00	\$1,275.00	\$1,275.00	
724	Job site communications - assumed additional 2.5 months to complete	\$675.00	\$843.75	\$0.00	\$843.75	\$843.75	
725	Job site sanitation	\$1,050.00	\$1,312.50	\$0.00	\$1,312.50	\$1,312.50	
726	Assumed additional 2 months	\$500.00	\$625.00	\$0.00	\$625.00	\$625.00	
727	Job site sanitation - 30 day	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
727a	Job site sanitation - 25 day	\$2,000.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	
728	Job site sanitation - 25 day	\$2,000.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	
729	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
730	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
731	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
732	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
733	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
734	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
735	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
736	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
737	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
738	To be provided and paid for by owner	\$2,500.00	\$3,125.00	\$0.00	\$3,125.00	\$3,125.00	
Items added to Mr. Enea's estimate							
Remediation							
Heating Ventilation and Air Conditioning							
Basement Water Issues							
Remediation							
Demolition							
Sales Tax Materials							
Inflation for 4 years							
Contingency - fees 2% of total							
Inflation for 4 years							
Total		\$859,352.40	\$1,044,438.00	\$185,085.60	\$1,044,438.00	\$1,044,438.00	\$185,085.60
Grand Total		\$859,352.40	\$1,044,438.00	\$185,085.60	\$1,044,438.00	\$1,044,438.00	\$185,085.60

BUETTNER PINK ITEMS

LINE(S)

ITEM	HALL AMT	ENEBA AMT	DRB AMT	REMARKS		
REPAIRS TO EXISTING LIGHTING SYSTEM IN BASEMENT	\$	\$	7,250.00	\$	-	3-600W TAPES
DRYWALL REPAIR AT INSPECTION HOLE	\$	\$	100.00	\$	-	3-8'x8' WALLS

[illegible]